

## Fill in this information to identify the case:

Debtor 1 William D JerniganDebtor 2 \_\_\_\_\_  
(Spouse, if filing)United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIACase number 20-12200

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, 2004-S

Court claim no. (if known): 4**Date of payment change:**

Must be at least 21 days after date of this notice

07/25/2022

**Last 4 digits** of any number you use to identify the debtor's account:

8687**New total payment:**

Principal, interest, and escrow, if any

\$ 340.62**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Interest rate change for HELOC from a regular change in the applicable index, and rate change is reflected in normal monthly statement.

Current interest rate: 3.25 %New interest rate: 3.75 %Current principal and interest payment: \$ 331.46New principal and interest payment: \$ 340.62**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: NUMBER OF DAYS IN BILLING CYCLE HAS CHANGED AND/OR CHANGE IN PRINCIPAL BALANCE- SEE AGREEMENT ATTACHED TO POC

Current mortgage payment: \$ 331.46New mortgage payment: \$ 340.62

Debtor 1 William D Jernigan Case number (if known) 20-12200  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**



/s/ Andre J. Williams

Date 07/01/2022

Signature

Print:

Andre J. Williams

Title

Assistant Vice President

Company

bank of america

Address

4161 Piedmont Parkway

Number

Street

Greensboro, NC 27410

City

State

ZIP Code

Contact phone

(336) 333-7221

Email

andre.williams2@bofa.com

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA ( PHILADELPHIA DIVISION)

Chapter: 13 No. 20-12200

In re:

Judge: ASHELY M. CHAN

William D Jernigan

Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that on 07/01/2022, I caused to be served a copy of this Notice and all attachments on the following by U.S. Mail, postage pre-paid, or via filing with the U.S. Bankruptcy Court's CM ECF system.

Debtor: William D Jernigan  
5748 Dunlap St  
Philadelphia, PA 19131-3412

Debtor's Attorney: HENRY ALAN JEFFERSON  
1700 Market St Ste 1005  
Philadelphia, PA 19103-3920

Trustee: KENNETH E. WEST  
1234 Market St Ste 1813  
Philadelphia, PA 19107-3704

/s/ Irene Zhao

---

LCI  
(as Authorized Agent for Bank of America N.A.)  
111 Anza Blvd Suite 310  
Burlingame, CA 94010  
650.342.9486 (x250)  
izhao@lciinc.com